

What is MBOS?

MBOS (Member Benefit Online System) is an internet based application administered by the New Jersey Division of Pensions and Benefits. This system allows registered members to access their personal pension information. This system is replacing all paper applications. Please see below for registration and additional reasons to log on to MBOS.

MBOS Registration

Member Benefit Online System (MBOS) and Registration Instructions are attached, and can be accessed at www.state.nj.us/treasury/pensions.

- To set up your account, you will need your social security number AND your Pension Member ID number (this can be found on the Employee Portal – Profile).

PENSION INFORMATION			
Pension Type:	TPAF	Membership No.:	123456

To register, go to www.state.nj.us/treasury/pensions click on “Register for the Member Benefits Online System (MBOS)”.

Reasons to Log On To MBOS

Member Benefit Online System (MBOS) replaces the purple pension statements that you used to receive via mail. It also provides the ability to make important changes quickly and easily. Here are a few of the areas that are available on MBOS....

MBOS APPLICATIONS FOR ACTIVE EMPLOYEES

- [Your MBOS Home Page](#)
- [Navigating Between Applications](#)
- [Change E-mail Address](#)
- [MBOS Support](#)
- [Personal Benefit Statement](#)
- [Payroll Certifications](#)
- [Pension Loan](#)
- [Statements and Letters](#)
- [Purchase Estimate Calculator](#)
- [Purchase of Service Credit](#)
- [Authorizing a Purchase](#)
- [Retirement Button and Menu](#)
- [Retirement Application - PERS/TPAF](#)
- [Retirement Estimate Calculator](#)
- [Retirement Application - SPRS/PFRS](#)
- [Retirement Application Change](#)
- [Retirement Application Status](#)
- [Designation of Beneficiary](#)
- [Application for Withdrawal](#)
- [Deferred Compensation Plan](#)
- [Supplemental Annuity Collective Trust](#)
- [Health Benefits Programs - SHBP/SEHBP](#)
- [Electronic Fund Transfer \(EFT\)](#)

Personal Benefit Statement

- Since the purple pension statements are no longer mailed, you can access your “Personal Benefit Statement” information using MBOS. The “Personal Benefit Statement” allows you to view information about the status of your personal pension account and related benefits. An example of the information included on this statement, is your years of service, contributions, and estimated retirement benefits.
- The online “Personal Benefit Statement” can be viewed at any time, although the information is based on the last quarter posted by the Pension System.
- This statement also displays your Membership Tier, which determines pension requirements; Service, Deferred, Early, and Veteran Retirement guidelines; and Disability Retirement options. Attached is an explanation of Membership Tiers.

Pension Life Insurance and Beneficiary Changes (Fact Sheet #68)

- Is your life insurance beneficiary correct? Members of TPAF have 3 ½ times your salary in life insurance; members of PERS have 3 times your salary in life insurance.
- Contributory Life Insurance is mandatory for the first year; however, after the first year the employee may withdraw from this coverage. Once the employee withdraws, this insurance cannot be reinstated nor will the prior contributions be refunded.
- If you are married (or divorced), is your spouse (or ex-spouse) listed as your primary beneficiary? Are your children listed as contingent beneficiaries? If you named your parent as a beneficiary and he/she has since passed away, have you named a new beneficiary?
- Changes to Life Insurance and Beneficiaries MUST be submitted through MBOS.

Years of Service and Purchasing Eligible Time (Fact Sheets #1, #2, and #3)

- Pension income during retirement is calculated using “years of service” as an important factor. The more years of service, the greater your retirement income.
- If you have taken an unpaid leaves of absences, you may be eligible to purchase this time. I.e., if you had three maternity leaves, you may be eligible to purchase 9 months of service (3 months per child). This could add another \$1,390 per year of retirement income.
- There is a “Purchase Estimate Calculator” available on MBOS to assist in determining the approximate cost to buy-back your unpaid leave of absence.
- Applications for the Purchase of Service Credit MUST be submitted through MBOS.

Pension Loan (Fact Sheet #81)

- You must have at least three years of pension membership credit posted to your pension account to be eligible for a pension loan. You can borrow two times per year and request up to ½ of the contributions posted to your account.
- Pension loans are repaid through payroll deductions, have a low interest rate, minimal administrative fee, and must be repaid within 5 years of the first active loan.
- Loan applications MUST be submitted through MBOS.

Retirement Application / Retirement Estimate Calculator

- If you are considering retirement, you are able to review your possible retirement income based on retirement dates, type of retirement, and survivor payments.
- Once you decide to retire, you MUST submit your request to the State through MBOS. Paper applications are no longer accepted. A retirement letter must also be sent to the Millville Board of Education, Human Resource Department.

Change E-Mail Address

- The MBOS home page displays your name, pension membership number, and the e-mail address on file with the Pension System.
- If the email address on file with the Pension System has changes or is incorrect, please be sure to update it. The Pension System will email confirmation for loans, as well as other requested information/changes. If the email address is not corrected, you could miss important emails from the Pension System.



MEMBER BENEFITS ONLINE SYSTEM

Welcome to the Member Benefits Online System (MBOS)

The Member Benefits Online System (MBOS) is a set of Internet based applications that allow registered members access to their pension and, if applicable, health benefit account information.

To use MBOS you must be registered with **both** MBOS **and** the *myNewJersey* Web site.

REGISTRATION FOR MBOS IS FREE
READ AND FOLLOW THESE INSTRUCTIONS CAREFULLY!

[Printable Version of these Instructions](#) — Adobe PDF (613K)

- **If you are already a registered MBOS user, proceed to "[Log On to MBOS](#)"**
- **If you are currently registered for MBOS as an employee, you do not need to re-register for retired MBOS access. Proceed to "[Log On to MBOS](#)"**

REGISTRATION INSTRUCTIONS

- [Step 1 — Set up Your MBOS Account](#)
- [Step 2 — Sign on to or Create a myNewJersey Account](#)
- [Step 3 — Start Using MBOS](#)
- [Log On to MBOS](#) (for registered MBOS users)
- [MBOS Support](#)
- [Questions or Comments](#)

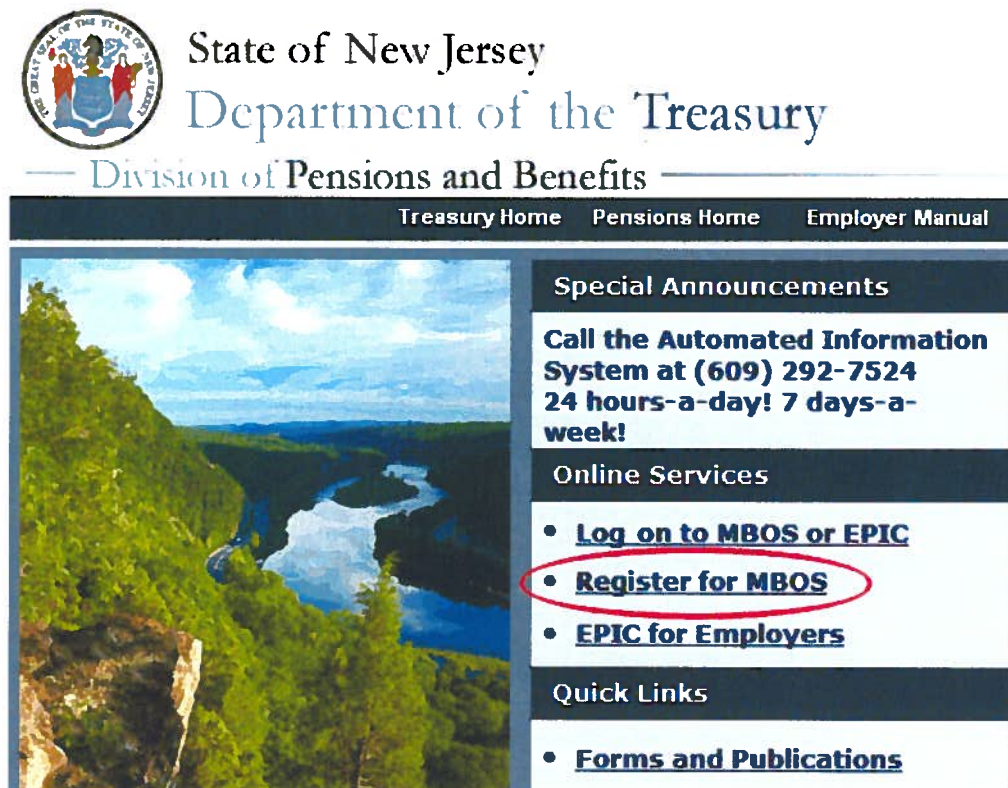
Registration Instructions for First Time Users

[Registered MBOS Users Click Here](#)

STEP ONE — SET UP YOUR MBOS ACCOUNT WITH THE DIVISION OF PENSIONS AND BENEFITS

1. Go to: www.state.nj.us/treasury/pensions

2. On the Division of Pensions and Benefits home page click the link "Register for MBOS".



3. Read the "Disclaimer Page" that opens and click the button that pertains to you — if you are an employee, click "Active Members" or you are a retiree, click "Retired Members."

Member Registration

PLEASE NOTE :

MBOS registration and access is for the exclusive use of pension system members and benefit recipients.

**If you are not authorized to use this site, please exit.
Unauthorized access is subject to prosecution to the fullest extent of the law.**

In order to proceed you **must** have your membership number (active members) or retirement number (retired members)

Active Members

Retired Members

Benefit & QDRO Recipients

Active Members

- If you are a state employee paid through centralized payroll, your membership number is on your paystub
- If you are a local government or local education employee, you can contact your human resources department for your membership number

Retired Members, Benefits and QDRO Recipients

- You can find your retirement or benefit recipient number on your statement of allowances and deductions
- You can also find your retirement number on any correspondence you have received from the Division

4. Complete all of the information requested on the MBOS "Member Registration" page.

5. You will need **both** your Social Security number **and** your pension Member ID Number or Retirement Number.

Your pension Member ID can be obtained from your employer or by contacting the Division's Office Client Services.

Your Retirement Number is printed on the Retirement Statement of Allowances and Deductions or can be obtained by contacting the Division's Office Client Services. If you registered for MBOS as an active member, do not register again – you can continue to use your Logon ID and password from your active account.

6. When all of the information has been entered click the "Submit" button.

Note: At this point, MBOS checks to see if you have already registered. If it finds that you are a registered MBOS user, it will automatically take you to the *myNewJersey* "Log On Page". If the "Log On Page" opens, [click here to follow the MBOS Log On instructions](#).

Otherwise, continue to Item #7.

Log On to My New Jersey

Log On ID

Password

7. The *myNewJersey* Account Page will open.



new jersey division of pensions and benefits
member benefits online system



Help
More information on myNewJersey

1. Request access to MBOS2. Link your MBOS service to your myNewJersey account3. Use MBOS

Your MBOS account will be accessed through myNewJersey:

Do you have a myNewJersey Logon ID?

☐ Yes

☐ No

Forgot your myNewJersey logon ID? You can [retrieve it](#).

Forgot your password? You can [reset it](#).

Not sure if you have a myNewJersey ID? Use the [Contact Form](#) and we'll respond during normal business hours.



More information:

What is myNewJersey? It's a system that uses a single ID to let you access many services. If you have a business, you can access taxes, permits, payments, and other information. If you're an employee, you can get pension and payroll information, and for many departments, access your email and other resources when you're not in the office.

How does myNewJersey help me? It lets you access all of your information without having to remember separate account IDs and passwords for each service. Plus, you only have to log in once each "session" (each time you need any one of the services). You can access any other service during that same session, without having to log in again.

Why do I need myNewJersey to use the Pensions Member Benefits Online System (MBOS)? MBOS is the service that lets you access and manage your pensions information. myNewJersey is the system that logs you in, or "authenticates" you, to be able to access MBOS and any other services you're authorized to use.

Do I have to do this each time? No, you only have to request access to the Pensions Member Benefits Online System (MBOS) once, and you only have to link it to your myNewJersey account once. Each time you need to use MBOS in the future, just use your myNewJersey ID and password to log in and you'll be taken to your MBOS information. Creating more than one myNewJersey account is unnecessary and will cause confusion for you later.

- **If you already have a *myNewJersey* account, click "Yes" on the *myNewJersey* Account Page** — then follow the directions starting with Step Two, Item #1 of the instructions below.
- **If you do not have a *myNewJersey* account, you need to create one. Click "No" on the *myNewJersey* Account Page** — then follow the directions starting with [Step Two, Item #4](#) of the instructions below.

STEP TWO — SIGN-ON TO, OR CREATE, YOUR *myNewJersey* ACCOUNT

- **If you already have a *myNewJersey* account, start with Item #1 below.**

- If you do not have a *myNewJersey* account, you need to create one. Continue to Item #4 of the instructions below.

1. If you already have a *myNewJersey* account, enter your **Log On ID** and **Password** where indicated on the *myNewJersey* Account Page.

new jersey division of pensions and benefits
member benefits online system

my new jersey

Member Benefits Online System

Help
More information on myNewJersey

1. Request access to MBOS 2. Link your MBOS service to your myNewJersey account 3. Use MBOS

Your MBOS account will be accessed through myNewJersey:

Do you have a myNewJersey Logon ID?

☐ Yes
☐ No

Forgot your myNewJersey logon ID? You can [retrieve it](#).
Forgot your password? You can [reset it](#).
Not sure if you have a myNewJersey ID? Use the [Contact Form](#)
and we'll respond during normal business hours.

Logon Information about your existing myNewJersey account

Logon ID

Password

[Link MBOS to My Account](#)

Forgot Your Logon ID?
If you created a myNewJersey Logon ID before but forgot what it is, we can send it to you by [clicking here](#). Please don't create another logon ID.

Forgot Your Password?
If you have a myNewJersey Logon ID but forgot your password, we can reset it and send it to you by [clicking here](#).

More Information:

What is myNewJersey? It's a system that uses a single ID to let you access many services. If you have a business, you can access taxes, benefits, payments and other information. If

How does myNewJersey help me? It lets you access all of your information without having to remember separate account IDs and passwords for each service. Plus, you only have to log in

Why do I need myNewJersey to use the Pensions Member Benefits Online System (MBOS)? MBOS is the service that lets you access and manage your pensions information.

2. When done, click the "Link MBOS to My Account" button.

3. Proceed to "[STEP THREE](#)"

- If you do not have a *myNewJersey* account, **Start Here!**

4. To create your personal *myNewJersey* account, enter all of the information requested on the *myNewJersey* Account Page.



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member benefits online system

+ my newjersey

Member Benefits Online System

Help
More information on myNewJersey

1. Request access to MBOS
2. Link your MBOS service to your myNewJersey account
3. Use MBOS

Your MBOS account will be accessed through myNewJersey:

Do you have a myNewJersey Logon ID?

- ☐ Yes
☒ No

Forgot your myNewJersey logon ID? You can [retrieve it](#).
Forgot your password? You can [reset it](#).
Not sure if you have a myNewJersey ID? Use the [Contact Form](#)
and we'll respond during normal business hours.



Information for your new myNewJersey account

Pick a Logon ID	<input type="text"/>	Your ID must be unique. If the ID you pick is already in use, you'll be asked to pick a different one.
Pick a password	<input type="text"/>	Passwords must be at least 8 characters long, chosen from at least two of these groups: lowercase letters, uppercase letters, digits, and other characters (except space, quotes, <, >, & and \).
Retype your password	<input type="text"/>	
First name	<input type="text" value="Jane"/>	
Last name	<input type="text" value="Doe"/>	

If you forget your ID or password later, we'll ask you the following question. If you answer it correctly, we'll send your ID or a new password to your email address.

Question you want us to ask	<input type="text"/>
Your answer	<input type="text"/>
Email address	<input type="text" value="jane.doe@example.com"/>
Retype your email address	<input type="text" value="jane.doe@example.com"/>

Forgot the Logon ID to a myNewJersey account you already set up?

If you created a myNewJersey Logon ID before but forgot what it is, we can send it to you by [clicking here](#). Don't create another logon ID.

[Create this new myNewJersey Account and Link MBOS To It](#)

5. Be sure to select a **Log On ID** and **Password** that is easy to remember!

Note: Forgotten Log On IDs and Passwords are the most common problem members have when using MBOS. *Be sure that you can remember your Log On ID and Password for future use.*

Passwords must be at least 6 characters long and chosen from at least two of these groups: lowercase letters, uppercase letters, digits, and other characters (except space, quotes and \).

6. When done, click the "Create this new myNewJersey Account and Link MBOS to it" button.

7. Proceed to "[STEP THREE](#)"

Notice for Members with Multiple User Roles

If you have MBOS access to other pension fund accounts or employer access to the *Employer Pensions and Benefits Information Connection* (EPIC), you will need to select the "user role"

you wish to open each time you log on to MBOS or EPIC.

Select Role


- ☐ Employer
☐ Active Member

Submit

After you log on to MBOS or EPIC you can click the "Select Different Role" button to leave the current MBOS or EPIC session and access your other accounts or user roles.

STEP THREE — START USING MBOS

1. Once you successfully create, or link to, your *myNewJersey* account your "MBOS Home Page" will open.



njhome | my new jersey | people | business | government | departments

new jersey division of pensions and benefits
member benefits online system

Your MBOS Home Page

pensions and benefits home

Logout

Member Name : JANE A. MEMBER

Member Number : PERS - 0123456

jane.member@email.com

WELCOME TO THE MEMBER BENEFITS ONLINE SYSTEM

Please update your e-mail address by clicking the e-mail address link to the left.

Member Account Applications

Pension Account Information and Calculators

Payroll Certifications

Personal Benefit Statement

Pension Loan

Retirement

Additional Information

Application for Withdrawal

Designation of Beneficiary

Purchase Service Credit

Purchase Calculator

Electronic Funds Transfer (EFT)

Other Benefits Programs

SHBP / SEHBP

Application Help

MBOS User Guide

2. From the MBOS Home Page you can access the MBOS Applications that are currently available to active or retired members. MBOS Applications provide information about your pension account and link you to benefit calculators and online application forms.

Additional information about using MBOS Applications is provided online in the [MBOS User's Guide](#) — retirees should refer to the [MBOS Retired User's Guide](#) — just click the "Search Help" button on your MBOS Home Page.

If you need help, call the MBOS Help Desk at: (609) 292-7524.

[Print these MBOS Registration Instructions](#) — Adobe PDF (511K)

LOG ON TO THE MEMBER BENEFITS ONLINE SYSTEM (MBOS) AND YOUR PENSION ACCOUNT INFORMATION

For Registered Users

**After you are registered with MBOS, following these instructions to
Log On to *myNewJersey* and access your MBOS Home Page**

[Print these MBOS Log On Instructions](#) — Adobe PDF (332K)

1. Go to the Division of Pensions and Benefits Web site at:
www.state.nj.us/treasury/pensions
2. On the Pensions and Benefits home page click the link "Log on to MBOS or EPIC".



State of New Jersey
Department of the Treasury

— Division of Pensions and Benefits —

A screenshot of the website for the State of New Jersey Department of the Treasury, Division of Pensions and Benefits. The page has a dark blue header with navigation links: "Treasury Home", "Pensions Home", and "Employer Manual". Below the header is a large landscape image of a river flowing through a forested area. To the right of the image is a sidebar with several sections. The "Special Announcements" section contains text about an Automated Information System. The "Online Services" section has a list of links, with "Log on to MBOS or EPIC" circled in red. The "Quick Links" section contains a link to "Forms and Publications".

Treasury Home Pensions Home Employer Manual

Special Announcements

Call the Automated Information System at (609) 292-7524 24 hours-a-day! 7 days-a-week!

Online Services

- **[Log on to MBOS or EPIC](#)**
- **[Register for MBOS](#)**
- **[EPIC for Employers](#)**

Quick Links

- **[Forms and Publications](#)**

3. The *myNewJersey* "Log On Page" will open.

Log On to My New Jersey

Log On ID:

Password:

[Log On](#)

[Forgot your login ID?](#)
[Forgot your password?](#)
[Sign Up to Become a Member](#)
[Help](#)

4. Enter your *myNewJersey* Log On ID and Password. Then click the “Log On” button.

Note: If you forget your Log On ID or Password, use the links provided on the “Log On Page” to contact the *myNewJersey* Help Desk for assistance.

5. Your *myNewJersey* Home Page will open. The *myNewJersey* home page is the *secured entry point* for your MBOS account.



THE OFFICIAL WEB SITE FOR

THE STATE OF NEW JERSEY

[Services A to Z](#) | [Departments/Agencies](#) | [FAQs](#)

[myNJ Home](#) | [myNJ Business](#) | [myNewJersey](#)

[Welcome](#) | [logout](#) | [change profile](#) | [enter authorization code](#) | [choose start page](#) | [content](#) | [layout](#) | [help](#)

Pensions and Benefits

**Pension and Benefits
Information Connection**



Click the button below to access
pensions and benefits information:

MBOS and EPIC

New Jersey Events



Travel Guide

[Locate Events](#) | [Travel & Tourism Home](#) | [Add an Event](#)

myNJ.earthWatch

View NWS weather for:
08625

Air Quality: Central
Delaware Valley

Current: Good **Forecast:** n/a

6. On the left side of your *myNewJersey* home page you will see the “Pensions and Benefits Channel.”

Pensions and Benefits

Pension and Benefits Information Connection



Click this button for
pension information

MBOS and EPIC

Note: The link to MBOS is contained in the Pensions and Benefits Channel which appears on the left-hand side your *myNewJersey* home page.

When the *myNewJersey* home page opens be sure that the *myNewJersey* tab at the top of the page is selected.

[myNJ Home](#)

[myNJ Business](#)

[myNewJersey](#)

Welcome


[logout](#) | [change profile](#)

If you still do not see the Pensions and Benefits channel on your *myNewJersey* home page, see the "MBOS Registration Help Page"

at: www.state.nj.us/treasury/pensions/mbos-registration-help.htm

7. In the Pensions and Benefits Channel, click the "MBOS and EPIC" button to continue to MBOS.

8. Your MBOS Home Page will open.



[njhome](#) | [my new jersey](#) | [people](#) | [business](#) | [government](#) | [departments](#)

**new jersey division of pensions and benefits
member benefits online system**

Your MBOS Home Page

[pensions and benefits home](#) [Logout](#)

Member Name : JANE A. MEMBER
Member Number : PERS - 0123456
jane.member@email.com

WELCOME TO THE MEMBER BENEFITS ONLINE SYSTEM
Please update your e-mail address by clicking the e-mail address link to the left.

Member Account Applications

Pension Account Information and Calculators

[Payroll Certifications](#)

[Personal Benefit Statement](#)

[Pension Loan](#)

[Retirement](#)

[Additional Information](#)

[Application for Withdrawal](#)

[Designation of Beneficiary](#)

[Purchase Service Credit](#)

[Purchase Calculator](#)

[Electronic Funds Transfer \(EFT\)](#)

Other Benefits Programs

[SHBP / SEHBP](#)

[Application Help](#)

[MBOS User Guide](#)

9. From the MBOS Home Page you can access the MBOS Applications that are currently available to active or retired members. MBOS Applications provide information about your pension account and link you to benefit calculators and online application forms.

Additional information about using MBOS Applications is provided online in the [MBOS User's Guide](#) — retirees should refer to the [MBOS Retired User's Guide](#) — just click the

"Search Help" button on your MBOS Home Page.

[Print these MBOS Log On Instructions](#) — Adobe PDF (332K)

If you need help, call the MBOS Help Desk at: (609) 292-7524.

MBOS SUPPORT

If, after reading these Registration Instructions you still have questions about or difficulty accessing or using MBOS, you may contact the Division's MBOS Help Desk at (609) 292-7524 or send e-mail to: pensions.nj@treas.state.nj.us

QUESTIONS OR COMMENTS ABOUT MBOS

The Division of Pensions and Benefits wants MBOS to be a tool that its members find useful and choose to use in their career planning and retirement. We have made every effort to make MBOS powerful while also keeping it easy to use. We would like to hear about how you liked using MBOS and welcome your suggestions on how MBOS could be made better for the way you work. We will try - based on the response we receive - to include the features you would like to see in future versions of MBOS. Send your questions, comments, and suggestions to: pensions.nj@treas.state.nj.us or call the Division's MBOS Help Desk at (609) 292-7524.

[contact us](#) | [privacy notice](#) | [legal statement](#)



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Division of Pensions and Benefits
PO Box 295
Trenton, NJ 08625-0295

Last Updated: February 26, 2014

PERS AND TPAF SALARY OR HOURS REQUIREMENTS FOR ENROLLMENT BY MEMBERSHIP TIER All other PERS or TPAF enrollment requirements must be met in addition to minimum hours or salary					
	TIER 1 (Enrolled before July 1, 2007)	TIER 2 (Eligible for enrollment on or after July 1, 2007 and before November 2, 2008)	TIER 3 (Eligible for enrollment on or after November 2, 2008 and on or before May 21, 2010)	TIER 4 (Eligible for enrollment after May 21, 2010 and before June 28, 2011)	TIER 5 (Eligible for enrollment on or after June 28, 2011)
PERS	Minimum base salary of \$1,500 required for PERS Tier 1 enrollment. IRS Annual Compensation Limit on maximum salary generally apply (\$245,000 in 2011, 2010, and 2009;* \$230,000 in 2008).	Minimum base salary of \$1,500 required for PERS Tier 2 enrollment. PERS salary limited to Social Security maximum wage (\$106,800 in 2011, 2010, and 2009; \$102,000 in 2008). PERS members are eligible for participation in the Defined Contribution Retirement Program (DCRP) for salary over the maximum wage limit.	Minimum base salary required for PERS Tier 3 enrollment. (\$7,700 in 2011 and 2010; \$7,500 in 2009 and 2008; subject to adjustment in future years.) Employees with base salary between \$5,000 and current minimum PERS Tier 3 salary are eligible for participation in the Defined Contribution Retirement Program (DCRP). PERS salary limited to Social Security maximum wage (\$106,800 in 2011, 2010, and 2009; \$102,000 in 2008). PERS members are eligible for participation in the DCRP for salary over the maximum wage limit.	PERS Tier 4 enrollment requires a minimum of 35 hours per week for State Employees, or 32 hours per week for Local Government or Local Education Employees. No minimum salary requirement. Employees who do not work the minimum required hours but who earn base salary of at least \$5,000 are eligible for participation in the Defined Contribution Retirement Program (DCRP). PERS salary limited to Social Security maximum wage (\$106,800 in 2011, 2010, and 2009; \$102,000 in 2008). PERS members are eligible for participation in the DCRP for salary over the maximum wage limit.	PERS Tier 5 enrollment requires a minimum of 35 hours per week for State Employees, or 32 hours per week for Local Government or Local Education Employees. No minimum salary requirement. Employees who do not work the minimum required hours but who earn base salary of at least \$5,000 are eligible for participation in the Defined Contribution Retirement Program (DCRP). PERS salary limited to Social Security maximum wage (\$106,800 in 2011, 2010, and 2009; \$102,000 in 2008). PERS members are eligible for participation in the DCRP for salary over the maximum wage limit.
TPAF	Minimum base salary of \$500 required for TPAF Tier 1 enrollment. IRS Annual Compensation Limit on maximum salary generally apply (\$245,000 in 2011, 2010, and 2009;* \$230,000 in 2008).	Minimum base salary of \$500 required for TPAF Tier 2 enrollment. TPAF salary limited to Social Security maximum wage (\$106,800 in 2011, 2010, and 2009; \$102,000 in 2008). TPAF members are eligible for participation in the Defined Contribution Retirement Program (DCRP) for salary over the maximum wage limit.	Minimum base salary required for TPAF Tier 3 enrollment. (\$7,700 in 2011 and 2010; \$7,500 in 2009 and 2008; subject to adjustment in future years.) Employees with base salary between \$5,000 and current minimum TPAF Tier 3 salary are eligible for participation in the Defined Contribution Retirement Program (DCRP). TPAF salary limited to Social Security maximum wage (\$106,800 in 2011, 2010, and 2009; \$102,000 in 2008). TPAF members are eligible for participation in the DCRP for salary over the maximum wage limit.	TPAF Tier 4 enrollment requires a minimum of 35 hours per week for State Employees, or 32 hours per week for Local Education Employees. No minimum salary requirement. Employees who do not work the minimum required hours but who earn base salary of at least \$5,000 are eligible for participation in the Defined Contribution Retirement Program (DCRP). TPAF salary limited to Social Security maximum wage (\$106,800 in 2011, 2010, and 2009; \$102,000 in 2008). TPAF members are eligible for participation in the DCRP for salary over the maximum wage limit.	TPAF Tier 5 enrollment requires a minimum of 35 hours per week for State Employees, or 32 hours per week for Local Education Employees. No minimum salary requirement. Employees who do not work the minimum required hours but who earn base salary of at least \$5,000 are eligible for participation in the Defined Contribution Retirement Program (DCRP). TPAF salary limited to Social Security maximum wage (\$106,800 in 2011, 2010, and 2009; \$102,000 in 2008). TPAF members are eligible for participation in the DCRP for salary over the maximum wage limit.

*For "grandfathered" individuals at employers that adopted Ch 113, P.L. 1997, the Tier 1 maximum salary is \$360,000 for 2011, 2010, 1nd 2009.

PERS AND TPAF RETIREMENT BENEFITS BY MEMBERSHIP TIER					
	TIER 1 (Enrolled before July 1, 2007)	TIER 2 (Eligible for enrollment on or after July 1, 2007 and before November 2, 2008)	TIER 3 (Eligible for enrollment on or after November 2, 2008 and on or before May 21, 2010)	TIER 4 (Eligible for enrollment after May 21, 2010 and before June 28, 2011)	TIER 5 (Eligible for enrollment on or after June 28, 2011)
SERVICE RETIREMENT	Minimum age of 60, no minimum service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary.	Minimum age of 60, no minimum service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary.	Minimum age of 62, no minimum service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary.	Minimum age of 62, no minimum service required. Annual Benefit = Years of Service ÷ 60 X Final Average (5 yrs.) Salary.	Minimum age of 65, no minimum service required. Annual Benefit = Years of Service ÷ 60 X Final Average (5 yrs.) Salary.
DEFERRED RETIREMENT	Collectable at age 60, at least 10 years of service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary.	Collectable at age 60, at least 10 years of service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary.	Collectable at age 62, at least 10 years of service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary.	Collectable at age 62, at least 10 years of service required. Annual Benefit = Years of Service ÷ 60 X Final Average (5 yrs.) Salary.	Collectable at age 65, at least 10 years of service required. Annual Benefit = Years of Service ÷ 60 X Final Average (5 yrs.) Salary.
EARLY RETIREMENT	At least 25 years of service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary. No minimum age; however, if under age of 55, the benefit is reduced 3 percent per year (1/4 of 1 percent per month) for each year under age 55.	At least 25 years of service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary. No minimum age; however, if under age of 60, the benefit is reduced 1 percent per year (1/12 of 1 percent per month) for each year under age 60 but over age 55; and 3 percent per year (1/4 of 1 percent per month) for each year under age 55.	At least 25 years of service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary. No minimum age; however, if under age of 62, the benefit is reduced 1 percent per year (1/12 of 1 percent per month) for each year under age 62 but over age 55; and 3 percent per year (1/4 of 1 percent per month) for each year under age 55.	At least 25 years of service required. Annual Benefit = Years of Service ÷ 60 X Final Average (5 yrs.) Salary. No minimum age; however, if under age of 62, the benefit is reduced 1 percent per year (1/12 of 1 percent per month) for each year under age 62 but over age 55; and 3 percent per year (1/4 of 1 percent per month) for each year under age 55.	At least 30 years of service required. Annual Benefit = Years of Service ÷ 60 X Final Average (5 yrs.) Salary. No minimum age; however, if under age of 65, the benefit is reduced 3 percent per year (1/4 of 1 percent per month) for each year under age 65.
VETERAN RETIREMENT	At least 25 years of service at age 55 or older; or at least 20 years of service at age 60 or older. Annual Benefit = 54.5 percent X last year or highest 12 months of salary; or At least 35 years of service at age 55 or older. Annual Benefit = Years of Service ÷ 55 X Highest 12 Months of Salary.	At least 25 years of service at age 55 or older; or at least 20 years of service at age 60 or older. Annual Benefit = 54.5 percent X last year or highest 12 months of salary; or At least 35 years of service at age 55 or older. Annual Benefit = Years of Service ÷ 55 X Highest 12 Months of Salary.	At least 25 years of service at age 55 or older; or at least 20 years of service at age 60 or older. Annual Benefit = 54.5 percent X last year or highest 12 months of salary; or At least 35 years of service at age 55 or older. Annual Benefit = Years of Service ÷ 55 X Highest 12 Months of Salary.	At least 25 years of service at age 55 or older; or at least 20 years of service at age 60 or older. Annual Benefit = 54.5 percent X last year or highest 12 months of salary; or At least 35 years of service at age 55 or older. Annual Benefit = Years of Service ÷ 55 X Highest 12 Months of Salary.	At least 25 years of service at age 55 or older; or at least 20 years of service at age 60 or older. Annual Benefit = 54.5 percent X last year or highest 12 months of salary; or At least 35 years of service at age 55 or older. Annual Benefit = Years of Service ÷ 55 X Highest 12 Months of Salary.

PERS AND TPAF DISABILITY RETIREMENT BENEFITS BY MEMBERSHIP TIER					
	TIER 1 (Enrolled before July 1, 2007)	TIER 2 (Eligible for enrollment on or after July 1, 2007 and before November 2, 2008)	TIER 3 (Eligible for enrollment on or after November 2, 2008 and on or before May 21, 2010)	TIER 4 (Eligible for enrollment after May 21, 2010 and before June 28, 2011)	TIER 5 (Eligible for enrollment on or after June 28, 2011)
ORDINARY DISABILITY RETIREMENT	If approved: Annual benefit = 43.6 percent X Final Average (3 yrs.) Salary.	If approved: Annual benefit = 43.6 percent X Final Average (3 yrs.) Salary.	If approved: Annual benefit = 43.6 percent X Final Average (3 yrs.) Salary.	NOT AVAILABLE PERS Tier 4 members may be eligible for Disability Insurance Coverage.	NOT AVAILABLE PERS Tier 5 members may be eligible for Disability Insurance Coverage.
ACCIDENTAL DISABILITY RETIREMENT	If approved: Annual Benefit = 72.7 percent X Annual Salary at time of accident.	If approved: Annual Benefit = 72.7 percent X Annual Salary at time of accident.	If approved: Annual Benefit = 72.7 percent X Annual Salary at time of accident.	NOT AVAILABLE TPAF Tier 4 members may be eligible for Disability Insurance Coverage.	NOT AVAILABLE TPAF Tier 5 members may be eligible for Disability Insurance Coverage.